

Massachusetts Guaranteed Issue Nongroup Membership¹
as of December 31, 2002

Nongroup Membership Total Membership	Type of Plan	Barnstable Members as of 12/31/02	Berkshire Members as of 12/31/02	Bristol Members as of 12/31/02	Dukes Members as of 12/31/02	Essex Members as of 12/31/02	Franklin Members as of 12/31/02	Hampden Members as of 12/31/02	Hampshire Members as of 12/31/02	Middlesex Members as of 12/31/02	Nantucket Members as of 12/31/02	Norfolk Members as of 12/31/02	Plymouth Members as of 12/31/02	Suffolk Members as of 12/31/02	Worcester Members as of 12/31/02	Massachusetts Members as of 12/31/02
Aetna Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aetna Life Insurance Company	Pref Prov	0	0	2	0	2	0	0	1	5	0	0	3	1	0	14
Aetna Health Inc.	HMO	10	5	14	0	45	3	4	5	83	0	23	13	24	28	257
Blue Cross and Blue Shield of MA, Inc. (Blue Direct)	Pref Prov	235	59	171	79	340	30	67	66	1,020	86	467	221	253	193	3,287
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Direct) ^{2,3}	Pref Prov	4	1	2	0	3	0	1	0	12	0	0	2	3	1	29
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Basic Blue Direct) ²	HMO	328	132	356	20	739	63	152	127	1,631	43	690	452	331	299	5,363
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Blue Direct)	HMO	962	296	1,171	17	2,254	177	472	325	4,633	45	2,147	1,653	912	1,175	16,239
CIGNA HealthCare of Massachusetts, Inc.	HMO	5	0	5	0	20	2	8	3	69	0	22	8	19	112	273
Fallon Community Health Plan, Inc.	HMO	3	0	1	1	54	3	3	0	180	0	16	6	5	652	924
Gerber Life Insurance Company	Medical	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
(The) Guardian Life Insurance Company of America	Medical	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
(The) Guardian Life Insurance Company of America	Pref Prov	3	0	1	2	1	0	0	3	0	0	0	1	1	0	12
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ²	HMO	111	9	93	24	331	3	6	11	1,002	0	508	185	350	94	2,727
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	192	13	193	27	658	4	9	21	2,004	1	1,058	303	673	245	5,401
Health New England, Inc.	HMO	0	150	0	0	0	71	360	174	0	0	0	0	0	5	760
John Alden Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
John Alden Life Insurance Company	Pref Prov	1	1	0	0	0	0	0	1	0	0	0	0	0	0	3
(The) MEGA Life and Health Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tufts Associated HMO, Inc.	HMO	69	8	34	0	175	9	20	19	546	0	208	89	206	91	1,474
United HealthCare Insurance Company	Medical	3	1	1	0	2	0	0	0	5	0	1	0	3	2	18
United HealthCare Insurance Company	Pref Prov	3	0	2	0	3	0	0	0	11	0	1	5	0	1	26
United HealthCare of New England, Inc.	HMO	11	0	57	0	3	0	1	0	17	0	15	5	3	5	117
Total Members		1,940	676	2,103	170	4,630	365	1,104	753	11,221	175	5,156	2,946	2,784	2,903	36,926
2002 Massachusetts Population ⁴		228,577	133,462	543,434	15,431	735,606	71,721	459,116	153,399	1,474,160	10,416	656,486	485,747	689,925	770,321	6,427,801
Market Penetration Rate ⁵		0.85%	0.51%	0.39%	1.10%	0.63%	0.51%	0.24%	0.49%	0.76%	1.68%	0.79%	0.61%	0.40%	0.38%	0.57%

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

² Beginning November 1, 2001, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan.

³ Blue Cross and Blue Shield of Massachusetts, Inc. began offering Basic Blue Direct PPO as of November 1, 2002.

⁴ 2002 Population Source: Table CO-EST2002-02-25 - Massachusetts County Population Estimates and Population Change; July 1, 2001 to July 1, 2002. Source: Population Division, U.S. Census Bureau. Release Date: April 17, 2003

⁵ Total members in each county divided by 2002 population in each county.